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Official Form 1 (4/07)	D0	Cument	ı a	gc I o	1			
	l States Bank orthern District						Voluntary	Petition
Name of Debtor (if individual, enter Last, Fin Pough, Marquise	rst, Middle):		Name	of Joint D	ebtor (Spouse	e) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec./Complete EIN or xxx-xx-1238	other Tax ID No. (if mo	ore than one, state a	ll) Last f	our digits o	of Soc. Sec./C	omplete EIN	or other Tax ID No. (if	more than one, state all
Street Address of Debtor (No. and Street, City, and State): 1920 S. Lawndale Avenue Chicago, IL ZIP Code			Street	Street Address of Joint Debtor (No. and Street, City, and State): ZIP Code				
County of Residence or of the Principal Place Cook		60623	Count	y of Reside	ence or of the	Principal Pla	ce of Business:	
Mailing Address of Debtor (if different from street address):			Mailir	ng Address	of Joint Debt	tor (if differer	nt from street address):	
	Г	ZIP Code	4					ZIP Code
Location of Principal Assets of Business Deb (if different from street address above):	tor							
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entitie check this box and state type of entity below.)	Health Care Bu Single Asset R in 11 U.S.C. § Railroad Stockbroker Commodity Bu Clearing Bank Other Tax-Exe	eal Estate as de 101 (51B) roker empt Entity x, if applicable) -exempt organ of the United S	ization States	define "incur	ter 7 ter 9 ter 11 ter 12	Petition is Fill Chof Chof Check (Check consumer debts, § 101(8) as idual primarily	busin	ecognition eding ecognition
Filing Fee (Check Full Filing Fee attached Filing Fee to be paid in installments (appl attach signed application for the court's co is unable to pay fee except in installments Filing Fee waiver requested (applicable to attach signed application for the court's co	icable to individuals or onsideration certifying . Rule 1006(b). See Off o chapter 7 individuals	that the debtor icial Form 3A. only). Must	Check	Debtor is a if: Debtor's to insider all applicate A plan is Acceptan	a small busin not a small b aggregate nor s or affiliates) able boxes: being filed w ces of the pla	usiness debto necontingent li) are less than ith this petition were solicit	defined in 11 U.S.C. § r as defined in 11 U.S. quidated debts (exclud \$2,190,000.	C. § 101(51D). ing debts owed e or more
Statistical/Administrative Information ■ Debtor estimates that funds will be availal □ Debtor estimates that, after any exempt properties will be no funds available for distribution of Creditors	operty is excluded and	administrative		es paid,		THIS	SPACE IS FOR COURT	USE ONLY
1- 50- 100- 200- 49 99 199 999 ■ □ □ □	1000- 5001- 5,000 10,000		25,001- 50,000	100,001- 100,000	OVER 100,000			
Estimated Assets \$\begin{array}{ c c c c c c c c c c c c c c c c c c c	\$100,001 to \$1 million	\$1,000 \$100 n	1,001 to nillion	_	ore than			
Estimated Liabilities \$0 to	\$100,001 to \$1 million	\$1,000 \$100 n	0,001 to		ore than			

Case 07-07996 Doc 1 Filed 05/02/07 Entered 05/02/07 09:49:43 Desc Main Document Page 2 of 11 FORM B1, Page 2 Official Form 1 (4/07) Name of Debtor(s): Voluntary Petition Pough, Marquise (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location 9/07/06 Where Filed: Northern Distric of Illinois~Eastern Division 06 B 11147 - Ch. 13 Date Filed: Case Number: Location 9/03/02 02 B 33680 Ch13 Where Filed: Northern District Eastern Division Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Case Number: Name of Debtor: - None -Judge: Relationship: District: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be

permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

(Address of landlord)

possession was entered, and

after the filing of the petition.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

Procedure may result in fines or imprisonment or both 11 U.S.C.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy

§110; 18 U.S.C. §156.

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Marquise Pough		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I contify under nonelty of nonjumy that the information provided above is true and correct
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Marquise Pough V
Date: 51.2(6)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan	X	5/2/07
Printed Name of Attorney	Signature of Attorney	Date
Address:		
14 E. Jackson Blvd.		
Suite 1200		
Chicago, IL 60604		
(312)294-8989		
Cer I (We), the debtor(s), affirm that I (we) have receive	tificate of Debtor	
1 (11 0); the doctor(0); thin that I (110) have 10001.		
Marquise Pough	x (///) k	5/267
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

288th & Cicero Currency Exchange 2800 S. Cicero Avenue Cicero, IL 60804

ADT P.O. Box 371956 P.O. Box 650485 Pittsburgh, PA 15215

Althea Mitchell 1920 S. Lawndale Chicago, IL 60623

America Family 6000 American Parkway Madison, WI 53783

America Online 3000 Corporate Exchange Drive Columbus, OH 43231

ASC P.O. Box 37297 Baltimore, MD 21297

ASC P.O. Box 37297 Baltimore, MD 21297

ASC - BK Dept. 7495 New Horizon Way Building 4 Frederick, MD 21703

AT&T Bankruptcy Dept., attn: Linda Adams 6021 S. Rio Grande, 1st Floor Orlando, FL 32859

AT&T Bankruptcy Dept., attn: Linda Adams 6021 S. Rio Grande, 1st Floor Orlando, FL 32859 AT&T Long Distance P.O. Box 115151 Carrollton, TX 75011-5151

Barr Management 6408 N. Western Avenue Chicago, IL 60645

Best Buy P.O. Box 27288 Tempe, AZ 85282

Charter One Bank P.O. Box 42001 Providence, RI 02940

City of Chicago Dept. of Water 333 S. State, DePaul Center Chicago, IL 60604

City of Chicago Dept of Revenue c/o Linebarger, Goggan Blair & Samp P.O. Box 06152 Chicago, IL 60606

Clemens & Assoc. P.O. Box 5190 2806 E. Empire Bloomington, IL 61702

Clemens & Assoc. P.O. Box 5190 2806 E. Empire Bloomington, IL 61702

Clerk of the Circuit Court of Cook 28 N. Clark, Room 200 Chicago, IL 60602

Codilis & Associates 15W030 N. Frontage Rd. Ste. 100 Burr Ridge, IL 60527 ComEd - Attn: Bankruptcy* 2100 Swift Drive Oak Brook, IL 60523

Credit One Bank P.O. Box 98873 Las Vegas, NV 89193

Fed Ex P.O. Box 94515 Palatine, IL 60094

IDES P.O. Box 4385 Chicago, IL 60680-4385

Jeffrey M. Leving, LTD 19 S. LaSalle Street Chicago, IL 60603

MCI P.O. Box 17890 Denver, CO 80217-0890

Midwest Title Loans 2100 S. Cicero Cicero, IL 60804

Nextel/Sprint P.O. Box 541023 Los Angeles, CA 90054

Norwegian American Hospital 1700 N. Western Avenue Chicago, IL

Peoples Gas*
130 E. Randolph Drive, 14th Fl.
Chicago, IL 60601

Pitney Bowes Colections Department P.O. Box 856042 Louisville, KY 40285 Pitney Bowes Colections Department P.O. Box 856042 Louisville, KY 40285

Pitney Bowes 2225 Amercan Drive Neenah, WI 54956

U.S. Bank National Assoc. c/o Codilis & Associates 15W030 N. Frontage Road Burr Ridge, IL 60527